

**Information to identify the case:**

Debtor 1	<u>Ashley C. White</u>	Social Security number or ITIN	xxx-xx-3678
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jamie B. White</u>	Social Security number or ITIN	xxx-xx-9545
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17755-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ashley C. White

Jamie B. White

7/26/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ashley C. White  
 Jamie B. White  
 Debtors

Case No. 19-17755-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db/jdb  
 cr +Ashley C. White, Jamie B. White, 54 Elmwood Terrace, West Caldwell, NJ 07006-7943  
 Mercedes-Benz Financial Services, c/o BK Servicing, LLC, PO Box 131265,  
 Roseville, MN 55113-0011  
 cr Mercedes-Benz Financial Services USA, LLC, c/o BK Servicing, LLC, PO Box 131265,  
 Roseville, MN 55113-0011  
 518187151 Apex Asset Mgmt, Box 5407, Lancaster, PA 17606-5407  
 518187153 Barnabas Health Medical Group, Box 826504, Philadelphia, PA 19182-6404  
 518187155 +CC&CB, P.O. Box 1750, Whitehouse Station, NJ 08889-1750  
 518187157 Citibusiness Card, Box 70166, Philadelphia, PA 19176-0166  
 518187160 +Dermatology Group, 347 Mt. Pleasant avenue, Suite 205, West Orange, NJ 07052-2749  
 518187161 +Essex Union Podiatry, 500 Morris Avenue, Springfield, NJ 07081-1020  
 518187163 +KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 518187165 +Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960-6136  
 518187167 Provident Funding, Box 513738, Los Angeles, CA 90051-3738  
 518187169 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08695)  
 518187168 +Sears MasterCard, PO Box 6275, Sioux Falls, SD 57117-6275

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jul 27 2019 04:28:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 518187149 +E-mail/Text: mreed@affcollections.com Jul 27 2019 01:09:15 Accurate Collection Services,  
 17 Prospect Street, Morristown, NJ 07960-6862  
 518187150 +EDI: AMEREXPR.COM Jul 27 2019 04:28:00 American Express Bank, FSB, 4315 South 2700 West,  
 Salt Lake City, UT 84184-0002  
 518187152 +EDI: BANKAMER2.COM Jul 27 2019 04:28:00 Bank of America, NA, 100 North Tryon Street,  
 Charlotte, NC 28202-4000  
 518187154 +EDI: TSYS2.COM Jul 27 2019 04:28:00 Bloomingdales/DSNB, Box 8218, Mason, OH 45040-8218  
 518187156 E-mail/Text: bankrupt@choicerecovery.com Jul 27 2019 01:06:50 Choice Recovery, Inc,  
 1550 Old Henderson Road, Suite S 100, Columbus, OH 43220-3662  
 518187158 +EDI: CITICORP.COM Jul 27 2019 04:28:00 Citicards CBNA, 701 E. 60th Street N,  
 Sioux Falls, SD 57104-0432  
 518187159 EDI: RCSDELL.COM Jul 27 2019 04:28:00 Dell Financial Services, P.O. Box 81577,  
 Austin, TX 78708-1577  
 518187162 EDI: IRS.COM Jul 27 2019 04:28:00 Internal Revenue Service, Box 7346,  
 Philadelphia, PA 19101-7346  
 518187164 +EDI: DAIMLER.COM Jul 27 2019 04:28:00 Mercedes-Benz Financial Services, Box 961,  
 Roanoke, TX 76262-0961  
 518187166 E-mail/Text: bnc@nordstrom.com Jul 27 2019 01:08:25 Nordstrom, Box 79139,  
 Phoenix, AZ 85062-9139  
 518187170 +EDI: RMSC.COM Jul 27 2019 04:28:00 Synchb/Care Credit, Box 965036,  
 Orlando, FL 32896-5036  
 518187171 +EDI: RMSC.COM Jul 27 2019 04:28:00 Synchb/GapDC, Box 965005, Orlando, FL 32896-5005  
 518188664 +EDI: RMSC.COM Jul 27 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jul 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
John R. Morton, Jr. on behalf of Creditor Mercedes-Benz Financial Services USA, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Ralph A Ferro, Jr on behalf of Joint Debtor Jamie B. White ralphferrojr@msn.com  
Ralph A Ferro, Jr on behalf of Debtor Ashley C. White ralphferrojr@msn.com  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Provident Funding Associates, L.P.  
ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Provident Funding Associates, L.P.  
ecf@powerskirn.com

TOTAL: 9